

Policy for complaint handling

This policy applies to handling of complaints from all clients of Nordic Trustee ("NT").

Complaints are to be made in writing to NT. If a client makes an oral complaint, the client shall be informed that only written complaints can be handled. If the client needs help to draw up a written complaint, NT Legal Counsel or Compliance Officer may help. The person receiving the complaint must present the complaint to the Legal Counsel and the Compliance Officer (to the email set out below) without undue delay. NT shall ensure that all complaints are thoroughly investigated and that any conflicts of interest are identified and limited. NT shall determine without undue delay how the complaint is to be handled.

In handling complaints NT will:

- Obtain all relevant information and carry out an overall assessment of the complaint.
- Communicate with the complainant in clear and precise language.
- Answer the complaint without undue delay. If an answer cannot be given within a normal processing time, NT is to inform the complainant as to the reason for this and when the matter is expected to be concluded.
- Decisions that do not fully uphold the client's complaint are to be explained in writing

The Compliance Officer shall ensure that the result of the NT's internal investigation is recorded in writing, dated, and stored. The entire chain of correspondence connected with the individual complaint (the complaint, confirmation of receipt of the complaint, internal assessments etc.), as well as the final response to the client and any follow up correspondence is to be archived for at least 5 years. All client complaints are to be registered in a separate register.

The Compliance Officer shall analyse information that is received in complaints on an ongoing basis to check whether the complaints are due to systematic or fundamental problems in NT.

Number of complaints will be reported to CEO and Board of Directors in NT.

Client complaints may be forwarded to: compliance@nordictrustee.com

If you need help to make a written complaint, please contact us on +47 22 87 94 00.

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